

United States Bankruptcy Court

Southern District of New York

Case No. 08-12667-ajg

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Boaz Bagbag
304 East 78th Street, Apt. 5F
New York, NY 10021

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-8989

Employer Tax-Identification No(s).(EIN)[if any]:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: February 14, 2012

Arthur J. Gonzalez
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of New York

In re:
Boaz Bagbag
Debtor

Case No. 08-12667-ajg
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User: gphilbert
Form ID: bl8

Page 1 of 3
Total Noticed: 36

Date Rcvd: Feb 14, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2012.

db #+Boaz Bagbag, 304 East 78th Street, Apt. 5F, New York, NY 10075-2226
aty +Debra Welsh, Bondi & Iovino, Esqs, 1055 Franklin Avenue, Suite 206,
Garden City, NY 11530-2903
tr +Alan Nisselson, Windels Marx Lane & Mittendorf, LLP, 156 West 56th Street,
New York, NY 10019-3877
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
auc +David R. Maltz & Co., Inc., David R. Maltz & Co., Inc., 155 Terminal Drive,
Attn: David R. Maltz, Plainview, NY 11803-2320
cr +JPMorgan Chase Bank N.A., c/o Deborah Schaal Esq., Gordon and Schaal LLP, 1039 Monroe Ave.,
Rochester, NY 14620-1730
4584522 +122 Street Slash, LLC, c/o Law Office of Robert J. Gumenick, PC, 160 Broadway, Suite 1100,
New York, New York 10038-4201
4576188 +B & N Realty Holding Corp., 1055 Franklin Avenue, Suite 206, Garden City, NY 11530-2903
4933333 +B&N REALTY HOLDING CORP., BONDY & IOVINO, 1055 FRANKLIN AVENUE, SUITE 206,
GARDEN CITY, NY 11530-2903
4576192 Citibank, PO Box 769013, San Antonio, TX 78245-9013
4576195 +Davis Electronics, Attn: Jason Levine, 419 Park Avenue South, Ste 504,
New York, NY 10016-8410
4576200 +Doron Kessel, Attn: Bruce Lederman, 567 Broadway, Massapequa, NY 11758-5019
4576189 +Flash Sales, Inc., 1055 Franklin Avenue, Suite 206, Garden City, NY 11530-2903
4909405 +HEALTH NET, COLLECTIONS DEPT., ONE FAR MILL CROSSING, SHELTON, CT 06484-6121
4576196 +Harlington Realty, Attn: Jason Levine, 419 Park Avenue South, Ste 504,
New York, NY 10016-8410
4576202 +Honeywell, Inc., 39 Old Ridgebury Road, Danbury, CT 06810-5103
4812672 +JPMorgan Chase Bank, NA, Attn: Recovery AZ1-1004, 201 North Central Avenue, Floor 17,
Phoenix, AZ 85004-1000
4597608 +NORTH FORK BANK (CAPITAL ONE), ATTN: HOWARD JASLOW, ESQ., 1065 AVENUE OF THE AMERICAS,
NEW YORK, NY 10018-1878
5192249 +NYS DEPT OF TAX AND FINANCE, BANKRUPTCY SECTION, PO BOX 5300, ALBANY NY 12205-0300
4576194 +North Fork Bank d/b/a Capital One Bank, 201 St. Charles Ave, 16th Floor,
New Orleans, LA 70170-1000
4576190 +Pace Auto Parts, Inc., 10 Park Avenue, Suite 2A, New York, NY 10016-4338
4636261 +Prime Automotive Parts Co., Inc., c/o Paul S. Groschadl, Esq., 700 Crossroads Building,
Rochester, New York 14614-1313
4576201 +Robert Bosch, LLC, 2800 South 25th Avenue, Broadview, IL 60155-4594
4576198 +Rony Abudi, Attn: Bruce Lederman, 567 Broadway, Massapequa, NY 11758-5019
4739816 #+Summa Capital Corp., 350 Fifth Avenue, Suite 7612, New York, New York 10118-7697
4576191 #+Summa Capital Corp., Empire State Building, 350 Fifth Avenue, Suite 7612,
New York, NY 10118-7612
4576197 +Universal Auto, Attn: Jason Levine, 419 Park Avenue South, Ste 504, New York, NY 10016-8410
4576199 +Uzi Evron, Attn: Bruce Lederman, 567 Broadway, Massapequa, NY 11758-5019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BANISSELSON.COM Feb 14 2012 20:08:00 Alan Nisselson,
Windels Marx Lane & Mittendorf, LLP, 156 West 56th Street, New York, NY 10019-3877
cr +EDI: CHASE.COM Feb 14 2012 20:08:00 JP Morgan Chase Bank, N.A.,
1820 E. Sky Harbor Circle South, Phoenix, AZ 85034-4810
4638810 EDI: BECKLEE.COM Feb 14 2012 20:08:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4903207 EDI: BECKLEE.COM Feb 14 2012 20:08:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4799879 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Feb 15 2012 01:24:16
Ascension Capital Group, Inc, Attn: HSBC Auto Finance, P.O. Box 201347,
Arlington, TX 76006-1347
5644805 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Feb 15 2012 01:24:15
Ascension Capital Group, Inc., Attn: BMW Financial Services NA, LLC Depa, P.O.Box 201347,
Arlington, TX 76006-1347
5458366 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Feb 15 2012 01:13:30
Ascension Capital Group, Inc., Attn: BMW Financial Services NA, P.O. Box 201347,
Arlington, TX 76006-1347
4576193 +EDI: CHASE.COM Feb 14 2012 20:08:00 Chase, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
4614053 +EDI: GMACFS.COM Feb 14 2012 20:08:00 GMAC, P.O. Box 130424, Roseville, MN 55113-0004
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

unk B and N Realty Holding Corp
unk Clerk's Office of the U.S. Bankruptcy Court, S.D.N
unk Debra Welsh
cr Summa Capital Corp.

4903208* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
cr ##+Asher Alcobi, Law Office of Robert J. Gumenick, PC, 160 Broadway, Suite 1100,
New York, NY 10038-4201
cr ##+Doron Kessel, Law Office of Robert J. Gumenick PC, 160 Broadway, Suite 1100,
New York, NY 10038-4201
cr ##+Roni Abudi, Law Office of Robert J. Gumenick, PC, 160 Broadway, Suite 1100,
New York, NY 10038-4201
cr ##+Uzi Evron, Law Office of Robert J. Gumenick, 160 Broadway, Suite 1100,
New York, NY 10038-4201
4584519 ##+Asher Alcobi, c/o Law Office of Robert J. Gumenick, PC, 160 Broadway, Suite 1100,
New York, New York 10038-4201
4584521 ##+Roni Aboudi, c/o Law Office of Robert J. Gumenick, PC, 160 Broadway, Suite 1100,
New York, New York 10038-4201

TOTALS: 4, * 1, ## 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

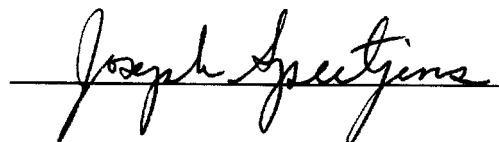
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2012

Signature:



The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2012 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
nl59@ecfcbis.com;theston@windelsmarx.com;lcroslow@windelsmarx.com
Amy Schulder on behalf of Creditor Summa Capital Corp. amy@summacapital.com
Daniel M. Katzner on behalf of Debtor Boaz Bagbag danielkatzner@yahoo.com
David M. Banker on behalf of Creditor Summa Capital Corp. dbanker@lowenstein.com
Deborah Kall Schaal on behalf of Creditor JPMorgan Chase Bank N.A. dschaal@rochester.rr.com,
dschaal@gordonandschaal.com
Greg M. Zipes on behalf of U.S. Trustee United States Trustee greg.zipes@usdoj.gov
Jeanne M. Weisneck on behalf of Creditor Summa Capital Corp. jeanne@dberglaw.com
Lawrence M. Gottlieb on behalf of Creditor JP Morgan Chase Bank, N.A. lgesquire@lmgottlieb.com
Robert J. Gumenick on behalf of Creditor Asher Alcobi robert@gumenicklaw.com

TOTAL: 9